

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Peter James Roberts
 Ginger M. Roberts
 Debtors

Case No. 14-15250-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb smg +Peter James Roberts, Ginger M. Roberts, 1009 Pawnee Street, Bethlehem, PA 18015-4126
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13376914 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13390533 #+City Electric Supply Co., P.O. Box 71465, North Charleston, SC 29415-1465
 13411403 +Colonial Electric Supply Co Inc., 201 W Church Rd, King of Prussia PA 19406-3247
 13872053 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2020 03:01:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2020 03:01:39 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13372338 EDI: PHINAMERI.COM Jun 03 2020 06:53:00 AmeriCredit Financial Services, Inc., P O Box 183853, Arlington, TX 76096
 13349857 +EDI: PHINAMERI.COM Jun 03 2020 06:53:00 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 13418151 EDI: AIS.COM Jun 03 2020 06:53:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13376604 E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 03:07:51 CACH, LLC, P O Box 10587, Greenville, SC 29603-0587
 13390365 EDI: PRA.COM Jun 03 2020 06:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14440182 E-mail/Text: jennifer.chacon@spservicing.com Jun 03 2020 03:01:59 Select Portfolio Servicing, Inc. et al., c/o Select Portfolio Servicing, Inc., Attn: Remittance Processing, PO Box 65450, Salt Lake City, UT 84165-0450
 13369012 +EDI: WFFC.COM Jun 03 2020 06:53:00 Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474
 13902185 EDI: ECAST.COM Jun 03 2020 06:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
 13402162 EDI: ECAST.COM Jun 03 2020 06:53:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

User: JEGilmore
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jun 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MTGLQ Investors, LP bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DANIEL P. JONES on behalf of Creditor Liberty Revolving Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES on behalf of Creditor Select Portfolio Servicing, Inc. et al. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wells Fargo Bank, N.A. debersole@hoflawgroup.com, pfranz@hoflawgroup.com
DAVID W. TIDD on behalf of Joint Debtor Ginger M. Roberts bankruptcy@davidtiddlaw.com, bbkconsultantllc@gmail.com
DAVID W. TIDD on behalf of Debtor Peter James Roberts bankruptcy@davidtiddlaw.com, bbkconsultantllc@gmail.com
DENISE ELIZABETH CARLON on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com
GILBERT B. WEISMAN on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com
JILL MANUEL-COUGHLINE on behalf of Creditor Wells Fargo Bank, N.A. bankruptcy@powerskirn.com
KEVIN G. MCDONALD on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
SENIQUE MONEE MOORE on behalf of Creditor Wells Fargo Bank, N.A. senique.moore@wellsfargo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com
TOTAL: 15

Information to identify the case:		
Debtor 1	Peter James Roberts	Social Security number or ITIN xxx-xx-3826
	First Name Middle Name Last Name	EIN --
Debtor 2	Ginger M. Roberts	Social Security number or ITIN xxx-xx-1183
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-15250-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter James Roberts

Ginger M. Roberts
aka Ginger Marlene Bauman, aka Ginger Marlene Confer,
aka Ginger Marlene Roberts

6/1/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.